

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-16052-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

|   |   |
|---|---|
| Dwinel M Belfort<br>78 Wolff Ave.<br>Edison, NJ 08837 | Sharetta M Belfort<br>fka Sharetta M Wheeler<br>78 Wolff Ave.<br>Edison, NJ 08837 |
|---|---|

Social Security No.:  
xxx-xx-7119

xxx-xx-6115

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 4/23/2019 and a confirmation hearing on such Plan has been scheduled for 8/21/2019 at 10:00 AM.

The debtor filed a Modified Plan on 8/9/2019 and a confirmation hearing on the Modified Plan is scheduled for 9/18/2019 at 10:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: August 9, 2019  
JAN: gan

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Dwinel M Belfort  
Sharetta M Belfort  
Debtors

Case No. 19-16052-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 186

Page 1 of 3  
Total Noticed: 76

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db/jdb +Dwinel M Belfort, Sharetta M Belfort, 78 Wolff Ave., Edison, NJ 08837-3311  
aty Don J Knabeschuh, 5090 Richmond Ave., #472, Houston, TX 77056-7402  
518216351 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853  
518141976 +AES/njhighe, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
518141977 +AES/njhighe, Po Box 61047, Harrisburg, PA 17106-1047  
518141980 +American General Financial/Springleaf Fi, Po Box 912, Toms River, NJ 08754-0912  
518142005 ++CORNERSTONE EDUCATION LOAN SERVICES, PO BOX 145132, SALT LAKE CITY UT 84114-5132  
(address filed with court: Cornerstone/American Education Services, Pob Box 145122,  
Salt Lake City, UT 84114)  
518142000 +Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497  
518141999 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
St Louis, MO 63179-0034  
518142002 +Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641  
518142001 +Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street,  
Dickson City, PA 18519-1641  
518142003 +Cornerstone/American Education Services, Attn: Bankruptcy, Po Box 2461,  
Harrisburg, PA 17105-2461  
518285231 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
518142009 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329  
518142010 +Eos Cca, Po Box 981008, Boston, MA 02298-1008  
518142011 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
518142014 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
518142016 +Jared/Sterling Jewelers, Attn: Bankruptcy, Po Box 3680, Akron, OH 44309-3680  
518142018 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812  
518227161 +MemberSource Credit Union, 10100 Richmond Avenue, Houston, TX 77042-4208,  
Attn: Erika Sanchez  
518142021 +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208  
518142025 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188,  
New Brunswick, NJ 08903-1188  
518142026 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
518151990 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
518142029 +Nissan Motor Acceptance, Po Box 660360, Dallas, TX 75266-0360  
518142028 +Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360  
518270473 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
518232272 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
518142030 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
518142032 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
518249845 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy,  
Trenton, NJ 08695-0272)  
518142036 +Selip & Stylianou, LLP, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914  
518142037 +Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914  
518141997 +St. Peter's Medical Ctr., Certified Credit & Collection Bureau, P.O. Box 1750,  
Whitehouse Station, NJ 08889-1750  
518142038 +St. Peter's University Hospital, 254 Easton Ave., New Brunswick, NJ 08901-1766  
518142040 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
Trenton, NJ 08645-0111  
518142052 +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223  
518142051 +Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223  
518142053 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
518142054 +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
518142057 +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
518142061 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
518142060 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 01:15:54 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2019 01:15:49 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518141982 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 10 2019 01:15:13  
AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
518141983 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 10 2019 01:15:13  
AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145  
518141978 +E-mail/PDF: cbp@onemainfinancial.com Aug 10 2019 01:21:23  
American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,  
Po Box 3251, Evansville, IL 47731-3251  
518141990 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 01:22:18 Capital One,  
Po Box 30281, Salt Lake City, UT 84130-0281

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 76

Date Rcvd: Aug 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518141993 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 01:23:05 Capital One,  
Po Box 30253, Salt Lake City, UT 84130-0253  
518141985 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 01:22:18 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518141995 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 10 2019 01:22:23  
Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518141996 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 10 2019 01:22:24  
Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407  
518229738 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Aug 10 2019 01:39:19  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518141998 +E-mail/Text: bankruptcy@certifiedcollection.com Aug 10 2019 01:15:40  
Certified Credit & Collection Bureau, P.O. Box 1750, Whitehouse Station, NJ 08889-1750  
518142007 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 10 2019 01:22:22 Credit One Bank,  
Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
518142008 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 10 2019 01:21:37 Credit One Bank,  
Po Box 98872, Las Vegas, NV 89193-8872  
518142013 +E-mail/Text: bknotice@ercbpo.com Aug 10 2019 01:16:01 ERC/Enhanced Recovery Corp,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
518142012 +E-mail/Text: bknotice@ercbpo.com Aug 10 2019 01:16:01 ERC/Enhanced Recovery Corp,  
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
518142015 +E-mail/Text: cio.bnemail@irs.gov Aug 10 2019 01:15:00 Internal Revenue Service (IRS),  
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346  
518142017 +E-mail/Text: BKRMailOPS@weltman.com Aug 10 2019 01:15:21 Jared/Sterling Jewelers,  
375 Ghent Rd, Fairlawn, OH 44333-4601  
518142019 +E-mail/Text: camanagement@mtb.com Aug 10 2019 01:15:20 M & T Bank, Attn: Bankruptcy,  
Po Box 844, Buffalo, NY 14240  
518142020 +E-mail/Text: camanagement@mtb.com Aug 10 2019 01:15:20 M & T Bank, Po Box 7678,  
Buffalo, NY 14240  
518142027 +E-mail/PDF: pa\_dc\_claims@navient.com Aug 10 2019 01:23:10 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
518142034 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 10 2019 01:21:39 Regional Acceptance Co,  
Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105  
518142035 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 10 2019 01:21:39 Regional Acceptance Co,  
621 West New Port Pike, Wilmington, DE 19804-3235  
518142041 +E-mail/PDF: gecsedri@recoverycorp.com Aug 10 2019 01:21:28 Synchrony Bank,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
518144048 +E-mail/PDF: gecsedri@recoverycorp.com Aug 10 2019 01:22:57 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518142043 +E-mail/PDF: gecsedri@recoverycorp.com Aug 10 2019 01:22:09 Synchrony Bank,  
C/o Po Box 965036, Orlando, FL 32896-0001  
518279897 +E-mail/PDF: gecsedri@recoverycorp.com Aug 10 2019 01:22:09 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
518142045 +E-mail/PDF: gecsedri@recoverycorp.com Aug 10 2019 01:22:57 Synchrony Bank/PC Richard,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
518142046 +E-mail/PDF: gecsedri@recoverycorp.com Aug 10 2019 01:22:57 Synchrony Bank/PC Richard,  
C/o Po Box 965036, Orlando, FL 32896-0001  
518142047 +E-mail/PDF: gecsedri@recoverycorp.com Aug 10 2019 01:22:10 Synchrony Bank/Walmart,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
518142049 +E-mail/PDF: gecsedri@recoverycorp.com Aug 10 2019 01:21:28 Synchrony Bank/Walmart,  
Po Box 965024, Orlando, FL 32896-5024  
518142057 +E-mail/Text: EDBKNotices@ecmc.org Aug 10 2019 01:13:55 US Dept of Education, Po Box 5609,  
Greenville, TX 75403-5609  
518142054 +E-mail/Text: EDBKNotices@ecmc.org Aug 10 2019 01:13:54 US Dept of Education,  
Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
518142063 +E-mail/Text: vci.bkcy@vwcredit.com Aug 10 2019 01:16:08 Volkswagen Credit, Inc,  
1401 Franklin Blvd, Libertyville, IL 60048-4460  
518142062 +E-mail/Text: vci.bkcy@vwcredit.com Aug 10 2019 01:16:08 Volkswagen Credit, Inc,  
Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518141984\* +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
518141979\* +American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,  
Po Box 3251, Evansville, IL 47731-3251  
518141981\* +American General Financial/Springleaf Fi, Po Box 912, Toms River, NJ 08754-0912  
518142006\* ++CORNERSTONE EDUCATION LOAN SERVICES, PO BOX 145132, SALT LAKE CITY UT 84114-5132  
(address filed with court: Cornerstone/American Education Services, Pob Box 145122,  
Salt Lake City, UT 84114)  
518141991\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
518141992\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
518141994\* +Capital One, Po Box 30253, Salt Lake City, UT 84130-0253  
518141986\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518141987\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518141988\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518141989\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518142004\* +Cornerstone/American Education Services, Attn: Bankruptcy, Po Box 2461,  
Harrisburg, PA 17105-2461  
518142022\* +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 76

Date Rcvd: Aug 09, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

518142023\* +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208  
518142024\* +Membersource Credit Un, 10100 Richmond Ave, Houston, TX 77042-4208  
518142031\* +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
518142033\* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
518142039\* +St. Peter's University Hospital, 254 Easton Ave., New Brunswick, NJ 08901-1766  
518142042\* +Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
518142044\* +Synchrony Bank, C/o Po Box 965036, Orlando, FL 32896-0001  
518142048\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
518142050\* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024  
518142058\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
518142059\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
518142055\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
518142056\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
TOTALS: 0, \* 26, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Justin M Gillman on behalf of Joint Debtor Sharettta M Belfort ecf@gbclawgroup.com, 5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Justin M Gillman on behalf of Debtor Dwinel M Belfort ecf@gbclawgroup.com, 5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION rsolarz@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6